

December 31, 2016

Earnings to Average Assets	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer
YTD Annualized	<2mm	2-5mm	5-10mm	10-20mm	20-50mm	50-100mm	100-200mm	200-500mm	500mm-1B	GT 1 Billion	ALL FICUs
Investment Yield	0.35%	0.69%	0.50%	0.61%	0.85%	0.77%	0.95%	1.02%	0.78%	1.48%	0.96%
Loan Yield	11.15%	7.46%	7.21%	7.28%	5.65%	5.60%	5.78%	5.57%	4.16%	5.38%	5.13%
Net Loan Yield After NCOs	10.45%	6.65%	6.84%	6.83%	5.22%	5.07%	5.23%	4.90%	3.66%	4.75%	4.55%
Asset Yield	7.20%	3.81%	4.26%	3.92%	3.25%	3.41%	3.88%	3.83%	2.67%	4.49%	3.68%
Cost of Funds	-0.19%	-0.24%	-0.21%	-0.17%	-0.26%	-0.24%	-0.39%	-0.42%	-0.28%	-0.77%	-0.49%
Gross Spread	7.01%	3.57%	4.05%	3.75%	2.99%	3.17%	3.48%	3.42%	2.39%	3.72%	3.19%
Provision Expense	0.00%	-0.21%	-0.12%	-0.34%	-0.29%	-0.27%	-0.40%	-0.49%	-0.32%	-0.57%	-0.44%
Net Spread after Provision Expense	7.01%	3.36%	3.78%	3.41%	2.71%	2.90%	3.08%	2.93%	2.06%	3.15%	2.75%
Total Non-Interest Income	1.26%	0.84%	1.00%	1.37%	1.68%	2.12%	2.01%	2.88%	2.27%	2.08%	2.20%
Total Non-Interest Expense	-7.51%	-4.28%	-4.18%	-4.41%	-3.79%	-4.45%	-4.61%	-4.88%	-3.56%	-4.60%	-4.25%
Net Operating Expense	-6.25%	-3.44%	-3.18%	-3.04%	-2.11%	-2.33%	-2.60%	-2.00%	-1.29%	-2.52%	-2.06%
Non-Operating Gains (Losses)	0.00%	0.00%	-0.14%	0.08%	-0.01%	-0.03%	0.00%	-0.01%	0.02%	0.04%	0.02%
OTTI Losses Recognized in Earnings	0.00%	0.00%	0.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Stabilization Expense	0.00%	-0.02%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	0.76%	-0.11%	0.60%	0.44%	0.59%	0.53%	0.48%	0.92%	0.79%	0.66%	0.71%
Net Charge-Offs	-0.44%	-0.37%	-0.21%	-0.23%	-0.22%	-0.29%	-0.34%	-0.42%	-0.29%	-0.51%	-0.39%
ROA (with Net Charge-offs)	0.32%	-0.27%	0.65%	0.56%	0.66%	0.51%	0.54%	0.98%	0.82%	0.73%	0.76%
ROA with Provision for LL - W/O NCUSIF Expense	0.76%	-0.09%	0.60%	0.45%	0.59%	0.53%	0.48%	0.92%	0.79%	0.66%	0.71%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.32%	-0.25%	0.65%	0.56%	0.66%	0.51%	0.54%	0.98%	0.82%	0.73%	0.76%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-4.42%	-2.27%	-2.19%	-2.04%	-1.84%	-2.08%	-2.19%	-2.26%	-1.82%	-2.34%	-2.12%
Travel and Conference Expense	0.00%	-0.05%	-0.04%	-0.02%	-0.05%	-0.07%	-0.06%	-0.07%	-0.02%	-0.06%	-0.05%
Office Occupancy Expense	-0.69%	-0.15%	-0.16%	-0.15%	-0.24%	-0.28%	-0.27%	-0.33%	-0.32%	-0.33%	-0.32%
Office Operations Expense	-1.64%	-0.72%	-1.06%	-0.75%	-0.76%	-0.64%	-0.72%	-0.78%	-0.69%	-0.84%	-0.76%
Educational and Promotional Expense	0.00%	-0.04%	-0.03%	-0.15%	-0.07%	-0.17%	-0.15%	-0.16%	-0.11%	-0.25%	-0.17%
Loan Servicing Expense	-0.25%	-0.19%	-0.04%	-0.15%	-0.15%	-0.24%	-0.33%	-0.31%	-0.11%	-0.43%	-0.28%
Professional and Outside Services	-0.38%	-0.67%	-0.33%	-1.01%	-0.59%	-0.81%	-0.81%	-0.88%	-0.30%	-0.23%	-0.42%
Member Insurance	0.00%	-0.02%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.05%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%	-0.01%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.13%	-0.13%	-0.31%	-0.12%	-0.09%	-0.13%	-0.07%	-0.09%	-0.17%	-0.10%	-0.12%
Total Non-Interest Expense	-7.51%	-4.28%	-4.18%	-4.41%	-3.79%	-4.45%	-4.61%	-4.88%	-3.56%	-4.60%	-4.25%
Other Performance Ratios											
Earning Asset Yield	7.22%	3.86%	4.66%	4.24%	3.50%	3.67%	4.45%	4.04%	2.98%	4.69%	3.96%
Average Cost of Funds	-0.21%	-0.29%	-0.27%	-0.21%	-0.32%	-0.30%	-0.47%	-0.45%	-0.32%	-0.85%	-0.56%
FTE Employee / \$million of Loans & Share Drafts	2.43	1.20	0.91	0.63	0.56	0.48	0.50	0.44	0.48	0.29	0.40
Compensation & Benefits / FTE Emp.	\$29,700	\$39,082	\$38,130	\$54,611	\$51,593	\$61,175	\$57,625	\$62,120	\$51,210	\$84,485	\$65,041
Compensation & Benefits / \$million Lns. & S.D.s	\$71,172	\$46,871	\$33,901	\$34,133	\$28,571	\$29,711	\$28,589	\$28,177	\$24,143	\$25,612	\$26,101
Operating Expense / Loans & Share Drafts	-12.09%	-8.86%	-6.48%	-7.37%	-5.90%	-6.35%	-6.02%	-6.10%	-4.73%	-5.03%	-5.25%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	2.03%	1.74%	1.55%	2.29%	2.61%	3.02%	2.63%	3.60%	3.02%	2.27%	2.71%
Net Operating Expense / Loans & Share Drafts	-10.06%	-7.12%	-4.93%	-5.09%	-3.28%	-3.33%	-3.40%	-2.50%	-1.70%	-2.76%	-2.54%
Operating Expense / Operating Revenue	91.03%	97.51%	72.55%	86.62%	82.14%	84.96%	85.07%	78.87%	76.84%	81.88%	80.77%
Total Fixed Assets / Shares & Equity	0.00%	0.45%	2.74%	1.75%	3.25%	3.50%	2.58%	4.54%	3.54%	3.43%	3.50%
Net Loans to Total Shares and Deposits	74.4%	58.0%	73.6%	62.0%	62.8%	70.9%	77.2%	76.1%	69.8%	100.4%	83.8%
Members / FTE Employee	368.80	397.57	398.15	436.11	453.90	362.25	306.10	418.86	311.46	349.00	350.51

December 31, 2016

Balance Sheet Mixes	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
ASSETS											
Cash and Cash Equivalents	0.0%	0.5%	2.4%	1.6%	2.0%	2.3%	2.7%	2.1%	2.3%	1.9%	2.1%
Total Investments	33.2%	50.7%	36.3%	45.3%	44.7%	34.4%	22.3%	25.6%	31.2%	12.8%	22.8%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.0%	4.6%	2.6%	1.8%	3.9%	5.6%	4.0%	5.8%	4.8%
All Other Unsecured Loans/Lines of Credit	29.9%	8.4%	8.4%	7.6%	5.8%	4.4%	5.0%	3.0%	3.8%	5.8%	4.8%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
New Vehicle Loans	12.9%	9.3%	8.4%	7.6%	7.0%	7.6%	10.5%	5.9%	8.1%	7.7%	7.7%
Used Vehicle Loans	20.1%	26.0%	34.6%	24.6%	19.5%	23.3%	19.6%	15.8%	18.3%	16.9%	17.9%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.2%	0.6%	0.8%	7.5%	11.6%	19.9%	25.0%	15.0%	36.3%	25.2%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.6%	1.6%	3.0%	3.6%	3.7%	7.0%	6.8%	3.9%	4.9%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total All Other Loans/Lines of Credit to Members	3.2%	3.9%	4.3%	3.6%	4.1%	5.6%	3.9%	2.7%	3.0%	3.4%	3.4%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%
Total Loans and Leases	66.1%	47.9%	57.9%	50.3%	49.6%	58.2%	66.6%	65.1%	59.3%	79.7%	68.9%
Less: Allowance for Loan & Lease Losses	-0.6%	-1.2%	-0.7%	-0.5%	-0.5%	-0.7%	-0.5%	-0.6%	-0.4%	-0.7%	-0.6%
Net Loans and Leases	65.5%	46.7%	57.2%	49.8%	49.1%	57.5%	66.0%	64.5%	58.9%	79.0%	68.3%
Total Other Assets	1.3%	2.1%	4.1%	3.4%	4.2%	5.8%	9.0%	7.7%	7.6%	6.3%	6.8%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	0.1%	0.5%	7.9%	6.0%	8.9%	5.9%	2.7%	4.6%	3.7%	8.7%	6.3%
Share Drafts	0.0%	2.8%	7.3%	11.1%	13.7%	16.5%	14.8%	16.4%	18.0%	12.5%	14.8%
Regular Shares	63.9%	59.9%	50.5%	48.3%	41.9%	34.0%	41.6%	27.3%	31.7%	20.1%	27.4%
Money Market Shares	0.0%	0.0%	0.0%	2.0%	4.6%	8.3%	9.3%	10.5%	19.3%	18.3%	15.8%
Share Certificates	16.3%	18.2%	19.5%	12.9%	12.4%	14.7%	11.3%	17.5%	10.5%	17.8%	15.0%
IRA/KEOGH Accounts	0.0%	1.3%	1.0%	6.6%	6.2%	8.0%	8.0%	8.4%	5.3%	10.2%	8.2%
All Other Shares	2.1%	0.0%	0.2%	0.2%	0.2%	0.5%	0.1%	5.5%	0.1%	0.0%	0.7%
Non-Member Deposits	6.5%	0.4%	0.0%	0.0%	0.0%	0.2%	1.1%	0.0%	0.0%	0.5%	0.3%
Total Shares and Deposits	88.8%	82.6%	78.6%	81.2%	79.0%	82.2%	86.2%	85.6%	85.0%	79.4%	82.2%
Total Equity	11.1%	16.9%	13.5%	12.8%	12.1%	11.9%	11.1%	9.9%	11.3%	11.9%	11.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth	11.1%	17.4%	13.5%	12.8%	12.2%	12.2%	12.1%	10.3%	11.7%	12.0%	11.7%
Total Equity + Allow. for Loan Loss	11.7%	18.1%	14.2%	13.3%	12.7%	12.6%	11.6%	10.4%	11.7%	12.6%	12.1%
Balance Sheet Growth YTD Annualized											
Total Investments	10.3%	-3.3%	-24.2%	-12.8%	9.7%	-17.2%	-32.9%	29.8%	-23.2%	57.8%	-3.0%
Total Loans and Leases	-4.0%	2.6%	-19.1%	-7.4%	-13.8%	1.5%	-0.4%	29.8%	-14.5%	31.0%	11.4%
TOTAL ASSETS	0.1%	-0.5%	-22.1%	-10.9%	-4.8%	-4.6%	-9.4%	29.6%	-16.5%	33.2%	7.7%
Total Liabilities	0.0%	-3.0%	45.6%	-37.3%	31.0%	-29.1%	-42.5%	11.3%	8.5%	19.7%	10.2%
Total Shares and Deposits	-0.7%	-0.8%	-23.8%	-7.9%	-8.5%	-2.5%	-7.8%	31.0%	-17.6%	36.6%	7.8%
Equity Capital	6.8%	0.9%	-31.6%	-12.0%	1.2%	-2.3%	-9.1%	28.3%	-14.2%	23.1%	5.9%
TOTAL LIABILITIES, SHARES, AND EQUITY	0.1%	-0.5%	-22.1%	-10.9%	-4.8%	-4.6%	-9.4%	29.6%	-16.5%	33.2%	7.7%

December 31, 2016

Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	1.27%	1.98%	0.69%	1.88%	1.26%	0.68%	0.55%	0.76%	0.64%	0.58%	0.65%
Delinquent Loans / Total Capital	7.2%	5.3%	2.8%	7.1%	4.9%	3.1%	3.2%	4.7%	3.2%	3.6%	3.7%
Delinquent Loans + OREO / Net Loans + OREO	1.3%	2.1%	0.7%	2.1%	1.4%	0.8%	0.7%	0.8%	0.8%	0.7%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	38.5%	50.9%	2.1%	16.8%	33.6%	34.2%	23.2%	22.0%	28.9%	22.6%	25.1%
Allowance for Loan Losses/Net Loans	0.89%	2.55%	1.15%	0.94%	1.07%	1.21%	0.78%	0.86%	0.74%	0.83%	0.84%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$14	\$28	\$124	\$163	\$209	\$399	\$1,188	\$1,932	\$5,208	\$676
Loans 6 to less than 12 months Delinquent (\$000s)	\$5	\$5	\$1	\$16	\$69	\$93	\$66	\$198	\$385	\$1,168	\$153
Loans 12 months and over Delinquent (\$000s)	\$0	\$9	\$0	\$9	\$13	\$16	\$54	\$137	\$400	\$353	\$74
Total Delinquent Loans (\$000s)	\$13	\$28	\$29	\$149	\$245	\$318	\$519	\$1,523	\$2,716	\$6,729	\$903
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.94%	0.23%	0.19%	0.37%	0.49%	0.62%	0.36%	0.43%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.32%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	3.16%	0.00%	0.00%	9.52%	0.00%	3.26%
New Vehicle Loans	0.00%	0.13%	0.00%	0.66%	0.69%	0.32%	0.25%	0.20%	0.28%	0.10%	0.21%
Used Vehicle Loans	0.65%	2.59%	0.92%	2.49%	1.07%	0.75%	0.79%	0.93%	0.67%	0.69%	0.77%
1st Mortgage Fixed	0.00%	0.00%	0.00%	3.41%	1.22%	0.17%	0.31%	0.68%	0.52%	0.37%	0.42%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	5.87%	2.79%	0.37%	0.74%	0.40%	0.98%	0.92%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	1.15%	1.20%	0.57%	0.42%	1.46%	0.46%	0.82%
Other RE Adj	0.00%	0.00%	0.00%	0.50%	0.72%	0.35%	1.14%	0.79%	0.69%	0.61%	0.69%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	22.00%	6.63%	1.83%	4.20%	2.59%	0.95%	1.23%	2.30%	1.71%	2.60%	2.15%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	6.72%	0.54%	0.73%	0.19%	0.43%	0.06%	0.30%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	1.87%	2.92%	0.88%	0.33%	0.71%	0.49%	0.51%	0.56%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.91%	0.00%	1.32%	0.65%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.03%	0.02%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.70%	0.81%	0.38%	0.46%	0.43%	0.52%	0.54%	0.66%	0.50%	0.63%	0.58%
Recoveries / Charge-Offs	30.00%	35.71%	21.55%	22.27%	20.42%	17.80%	16.23%	25.55%	19.56%	22.92%	21.93%
Expected Charge-Offs / Net Loans	0.21%	1.68%	0.19%	0.40%	0.62%	0.32%	0.31%	0.28%	0.33%	0.42%	0.38%
Provision for Loan Losses/Net Charge-Offs	0.0%	56.7%	123.1%	149.1%	129.8%	92.2%	118.4%	115.1%	111.4%	112.5%	112.6%
Prov. for Loan Losses/Expected Charge-Offs	0.0%	27.9%	245.7%	171.0%	91.7%	154.7%	206.7%	272.5%	170.8%	170.9%	174.9%
Bankruptcies / Net Loans	0.00%	3.12%	0.43%	0.41%	0.77%	0.55%	0.63%	0.47%	0.58%	1.02%	0.79%
Total Amount of Loans Charged-Off (\$000s)	\$10	\$18	\$23	\$47	\$111	\$290	\$585	\$1,646	\$2,952	\$8,306	\$984
Total Amount of Recoveries (\$000s)	\$3	\$6	\$5	\$10	\$23	\$52	\$95	\$420	\$577	\$1,904	\$216
Net Charge Offs (\$000s)	\$7	\$11	\$18	\$36	\$89	\$239	\$490	\$1,225	\$2,374	\$6,402	\$769
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.04%	0.19%	0.47%	0.78%	1.25%	0.47%	0.73%	0.67%
STS Loans	0.00%	62.50%	0.00%	11.52%	3.01%	8.62%	0.00%	0.00%	-111.11%	0.00%	3.91%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-2.30%	0.00%	-0.05%
New Vehicle Loans	0.00%	0.00%	0.00%	0.06%	0.01%	0.18%	0.25%	0.29%	0.26%	0.20%	0.22%
Used Vehicle Loans	0.00%	0.74%	0.28%	0.22%	0.42%	0.68%	0.56%	0.96%	0.62%	0.76%	0.69%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.03%	0.01%	0.02%	0.06%	0.04%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.23%	0.14%	0.10%	0.14%	0.16%	0.14%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	9.89%	4.12%	2.45%	4.70%	2.89%	-3.45%	-2.89%	-310.09%	-0.92%	-11.83%	-4.55%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	1.67%	0.40%	0.44%	0.66%	0.43%	0.44%	0.44%
Number of Credit Unions in Each Peer Group:	1	8	5	9	14	9	5	5	5	4	65

December 31, 2016

Concentration Risk (% of Net Worth)	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Deposits in Commercial Banks, S&Ls, Savings Banks	0.00%	0.00%	0.00%	0.00%	22.16%	7.82%	5.46%	11.25%	0.00%	0.00%	2.86%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	0.00%	6.74%	0.28%	0.00%	0.63%	0.00%	0.00%	0.37%
Total Investments in Corporate Credit Unions*	283.14%	34.70%	64.12%	120.63%	75.33%	63.92%	50.14%	93.42%	9.91%	13.05%	29.58%
Marketable Securities	0.00%	0.00%	57.51%	60.66%	91.35%	79.80%	77.38%	60.16%	161.42%	58.08%	89.93%
All Other Investments	2.33%	178.31%	129.42%	133.20%	143.78%	110.78%	48.89%	65.90%	6.85%	6.50%	29.23%
Total Investments	298.26%	291.34%	268.39%	352.49%	366.07%	282.32%	184.01%	249.60%	266.79%	107.32%	194.44%
Unsecured Loans	269.19%	48.55%	69.28%	94.92%	68.38%	51.18%	72.71%	84.10%	66.66%	97.25%	82.15%
Vehicle Loans	295.93%	203.38%	317.96%	250.09%	216.85%	253.41%	249.13%	211.15%	226.38%	205.68%	218.34%
New Vehicle Loans	115.70%	53.64%	61.85%	58.93%	57.57%	62.56%	87.04%	57.15%	69.60%	64.62%	65.92%
Used Vehicle Loans	180.23%	149.73%	256.12%	191.17%	159.28%	190.85%	162.09%	154.00%	156.79%	141.06%	152.42%
Total Real Estate	0.00%	0.97%	8.87%	18.63%	86.51%	124.37%	194.47%	312.79%	186.75%	335.58%	256.58%
1st Mortgage	0.00%	0.97%	4.43%	6.46%	61.79%	94.96%	163.99%	244.11%	128.35%	303.35%	214.52%
1st Mortgage Fxd	0.00%	0.97%	0.00%	3.54%	39.25%	69.49%	100.08%	104.05%	95.16%	237.77%	155.46%
1st Mortgage Adj	0.00%	0.00%	4.43%	2.91%	22.54%	25.47%	63.91%	140.06%	33.19%	65.58%	59.06%
2nd Mortgage	0.00%	0.00%	4.43%	12.17%	24.71%	29.41%	30.47%	68.68%	58.40%	32.23%	42.06%
Closed-End Fxd	0.00%	0.00%	0.00%	3.35%	1.55%	4.94%	2.05%	7.12%	12.04%	10.56%	9.28%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.82%	1.68%	0.00%	0.00%	0.00%	0.00%	0.13%
Open-End Adj	0.00%	0.00%	4.43%	8.82%	21.56%	22.64%	26.14%	59.15%	46.36%	21.62%	32.21%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.78%	0.16%	2.29%	2.41%	0.00%	0.05%	0.44%
Other RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans/Lines of Credit to Members	29.07%	22.56%	32.08%	27.69%	33.56%	45.77%	32.40%	26.36%	26.01%	28.30%	28.92%
Total Loans	594.19%	275.48%	428.23%	391.54%	406.14%	477.71%	549.23%	634.53%	507.05%	666.82%	586.59%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.38%	61.01%	75.12%	28.47%	88.05%	51.61%	57.83%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.17%	24.08%	30.15%	13.48%	38.90%	25.09%	26.49%
Business Loans	0.00%	0.00%	1.96%	0.00%	10.19%	8.80%	17.71%	22.07%	7.53%	6.46%	9.16%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.05%	0.00%	0.00%	0.31%
Total Mortgage Exposure**	0.00%	0.97%	8.87%	18.63%	94.43%	125.41%	211.83%	325.96%	213.10%	344.33%	270.41%
Total Real Estate	0.00%	0.97%	8.87%	18.63%	86.51%	124.37%	194.47%	312.79%	186.75%	335.58%	256.58%
RE Business Loans	0.00%	0.00%	1.96%	0.00%	8.27%	6.40%	13.99%	19.11%	3.02%	5.54%	6.79%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	7.92%	1.05%	17.37%	13.16%	26.35%	8.75%	13.82%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	7.92%	1.05%	17.37%	13.16%	26.35%	8.75%	13.82%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



